

**From:** Martin Culbertson <mjc727@gmail.com>  
**Sent:** Thursday, September 24, 2015 6:15 AM  
**To:** EBSA, E-ORI - EBSA  
**Subject:** RIN 1210-AB32

To whom it may concern:

Please allow for the continued use of options in IRA accounts.

Covered calls increase income yields and provide risk protection on quality stock positions,

Puts are a very good vehicle for protecting against declining prices.

I understand the use of options very well when used conservatively in an IRA account. These tools have helped me remain in a position many times and have produced extra gains.

Sincerely,  
Martin Culbertson